



PRIVACY POLICY

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing.

Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number
- Account balances
- Transaction and loss history
- Overdraft history
- Account transactions
- Checking account information

When you are no longer a member of the credit union, we continue to share information about you as described in this notice.

How?

All financial institution's need to share members' personal information to run their everyday business and to process transactions, maintain member accounts, and report to credit bureaus. In the section below, we list the reasons financial institutions can share their members' personal information; the reasons we choose to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does the Credit Union share?	Can you limit this sharing?
For Our Everyday Business Purposes - to process your transactions, maintain your account, respond to court orders and legal investigations and/or report to credit bureaus.	YES	NO

For Our Marketing Purposes - to offer our products and services to you.	NO	WE DON'T SHARE
For Joint Marketing With Other Financial Companies	NO	NO
For Our Affiliates' Everyday Business Purposes - information about your transactions and experiences	NO	WE DON'T SHARE
For Our Affiliates' Everyday Business Purposes - information about your creditworthiness	NO	WE DON'T SHARE
For Our Affiliates To Market To You	NO	WE DON'T SHARE
For Non Affiliates To Market To You	NO	WE DON'T SHARE

Questions?

Contact us

Main Telephone: 413-732-9812
Toll-Free: 877-732-9812
Email: memberservice@arrhacu.com

Springfield Branch
145 Industry Ave
Springfield, MA 01104
Phone: 413-732-9812
Fax: 413-737-7635

West Springfield Branch
63 Park Avenue
West Springfield, MA 01089
Phone: 413-562-4092
Fax: 413-568-1858

Arrha Credit Union is committed to serving our members with the highest quality member service. If you have any questions, comments or suggestions we would love to hear from you.

Who we are

Who is providing this notice?

Arrha Credit Union (Credit Union)

What we do

How does Arrha Credit Union protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does Arrha Credit Union collect my personal information

We collect your personal information, for example, when you

- Open an account
- Apply for a loan
- Provide account information
- Provide mortgage information
- Use your credit or debit card
- Show your driver's license

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit sharing only for

- affiliates' everyday business purposes - information about your creditworthiness
- affiliates from using information to market to you
- sharing for non affiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Arrha Credit Union has no affiliates.

Companies not related by common ownership or control. They can be financial and non financial companies.

Nonaffiliates

Arrha Credit Union does not share with non affiliates so they can market to you.

Joint Marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

Arrha Credit Union joint marketing companies may include CUNA MUTUAL INSURANCE and credit card companies.

Other Important Information

Massachusetts Members: We will not share personal information with nonaffiliates either for them to market to you or for joint marketing without your authorization. We must notify you about our sharing practices when you open an account and each year thereafter.

